

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>District of New Jersey</b>		<b>Voluntary Petition</b>
<b>Name of Debtor (if individual, enter: Last, First, Middle):</b> <b>RIVERA, DAVID A</b>		<b>Name of Joint Debtor (Spouse)(Last, First, Middle):</b> <b>RIVERA, MARIANNE M</b>
<b>All Other Names used by the Debtor in the last 6 years</b> <small>(include married, maiden, and trade names)</small>		<b>All Other Names used by the Joint Debtor in the last 6 years</b> <small>(include married, maiden, and trade names):</small> <b>MARIANNE M. HAMPTON - MAIDEN NAME</b>
<b>Soc. Sec./Tax I.D. No. (if more than one, state all):</b> <b>149-64-5995</b>		<b>Soc. Sec./Tax I.D. No. (if more than one, state all):</b> <b>153-80-3278</b>
<b>Street Address of Debtor (No. &amp; Street, City, State &amp; Zip Code):</b> <b>2203 BEACON HILL DRIVE</b> <b>SICKLERVILLE, NJ 08081</b>		<b>Street Address of Joint Debtor (No. &amp; Street, City, State &amp; Zip Code):</b> <b>2203 BEACON HILL DRIVE</b> <b>SICKLERVILLE, NJ 08081</b>
<b>County of Residence or of the Principal Place of Business: CAMDEN</b>		<b>County of Residence or of the Principal Place of Business: CAMDEN</b>
<b>Mailing Address of Debtor (if different from street address):</b>		<b>Mailing Address of Joint Debtor (if different from street address):</b>
<b>Location of Principal Assets of Business Debtor</b> <small>(if different from street address above):</small>		

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue (Check any applicable box)**

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor (Check all boxes that apply)**

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad         |
| <input type="checkbox"/> Corporation              | <input type="checkbox"/> Stockbroker      |
| <input type="checkbox"/> Partnership              | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____              |   |

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)**

- |  |                                     |  |
|--|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7                                       | <input type="checkbox"/> Chapter 11 | <input checked="" type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9                                       | <input type="checkbox"/> Chapter 12 |  |
| <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding |                                     |  |

**Nature of Debts (Check one box)**

- ☒ Consumer/Non-Business      ☐ Business

**Chapter 11 Small Business (Check all boxes that apply)**

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e)(optional)

**Filing Fee (Check one box)**

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)  
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information (Estimate)**

- ☐ Debtor estimates that funds will be available
- ☒ Debtor estimates that, after any exempt property, there are no funds available for distribution to unsecured creditors

**Estimated Number of Creditors**      1-15  
☐

**Estimated Assets**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Estimated Debts**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey

RECEIPT

**Case # 02-16637 CJHW**

**Chapter 13**

**# 000242918 - EG**

**Filed: 12:16 PM, 07/02/02**

**Camden**

**12:22 PM, July 03, 2002**

**Judge: Judith H. Wizmur**

**Trustee: Isabel Balboa**

**Debtor(s):**

**David A Rivera**

**Marianne M Rivera**

**First Meeting of Creditors**

**01:00 PM, August 08, 2002**

**camden - chapter 13**

**535 Route 38**

**Suite 150**

**Cherry Hill, NJ 08002**

Code	Qty	Amount
NF	1	\$30.00
13	1	\$155.00

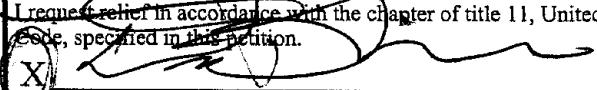
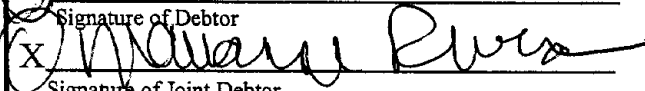

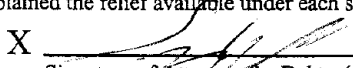
**TOTAL PAID: \$185.00**

From: Seymour Wasserstrum  
 Seymour Wasserstrum Associate  
 319 Landis Avenue  
 Vineland, NJ 08360

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(Official Form 1) (9/01)

FORM B1, Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s):	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <div style="margin-top: 10px;"><input checked="" type="checkbox"/> <u></u> Signature of Debtor <input checked="" type="checkbox"/> <u></u> Signature of Joint Debtor Telephone Number (If not represented by attorney) <u>6-18-00</u> Date _____</div>		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>Signature of Attorney</b> <input checked="" type="checkbox"/> <u></u> Signature of Attorney for Debtor(s) <b>SEYMOUR WASSERSTRUM, ESQ.</b> Printed Name of Attorney for Debtor(s) <b>SW2734</b> <b>Law Offices of S. Wasserstrum, Esq.</b> Firm Name <b>319 Landis Ave., 2nd Floor</b> Address <b>Vineland, NJ 08360</b> <b>856-696-8300</b> Telephone Number <b>7/1/02</b> Date _____		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <input checked="" type="checkbox"/> <u></u> <u>7/1/02</u> Signature of Attorney for Debtor(s) Date	
		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <input checked="" type="checkbox"/> _____ Signature of Bankruptcy Petition Preparer Date _____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.	

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_  
Chapter 13

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 150,000.00		
B - Personal Property	YES	2	\$ 40,104.50		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 177,443.82	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 29,132.33	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,934.77
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,980.00
Total Number of sheets in ALL Schedules > >		14			
Total Assets > >			\$ 190,104.50		
Total Liabilities > >				\$ 206,576.15	

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<p>CONDOMINIUM LOCATED AT 2203 BEACON HILL DRIVE, SICKLERVILLE, NJ  PURCHASED 1-27-00 FOR \$137,000</p> <p>MONTHLY MORTGAGE PAYMENTS ARE \$1405 AND ARE 13 MONTHS IN ARREARS IN THE AMOUNT OF \$18265.00 TO BE PAID THROUGH PLAN. DEBTORS WILL RESUME MAKING REGULAR MORTGAGE PAYMENTS IN AUGUST, 2002</p>	TENANTS BY THE ENTIRETY	J	150,000.00	132,000.00

TOTAL »

150,000.00

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Cash		20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking/Commerce Bank, Washington Township, NJ		1,100.00
	Checking/Health Jersey Federal Credit Union, Deptford, NJ		200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	NONE		0.00
4. Household goods and furnishings, including audio, video, and computer equipment.	Various household items		1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	NONE		0.00
6. Wearing apparel.	Clothing		300.00
7. Furs and jewelry.	Necklaces and Rings		1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	Gulf Clubs		0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	NONE		0.00
10. Annuities. Itemize and name each issuer.	NONE		0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	NONE		0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	NONE		0.00
13. Interests in partnerships or joint ventures. Itemize.	NONE		0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	NONE		0.00
15. Accounts Receivable.	NONE		0.00
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	NONE		0.00
17. Other liquidated debts owing debtor including tax refunds. Give details.	2001 Tax refund \$1500.00 was suppose to be returned, although the IRS took it		0.00

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	NONE		0.00
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.	NONE		0.00
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	NONE		0.00
21. Patents, copyrights, and other intellectual property. Give estimated value of each.	NONE		0.00
22. Licenses, franchises, and other general intangibles. Give particulars.	NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.	2000 GRAND CHEROKEE TO BE CRAMMED DOWN AS LISTED IN SCHEDULE D.		17,809.50
	2000 Jeep Cherokee Sport - Payments are \$260.00 mthly. Debtor will continue making timely payments to Chrysler Financial Corp. on the Leased vehicled		17,175.00
24. Boats, motors, and accessories.	NONE		0.00
25. Aircraft and accessories.	NONE		0.00
26. Office equipment, furnishings, and supplies.	Computer		1,000.00
27. Machinery, fixtures, equipment, and supplies.	NONE		0.00
28. Inventory.	NONE		0.00
29. Animals.	NONE		0.00
30. Crops - growing or harvested. Give particulars.	NONE		0.00
31. Farming equipment and implements.	NONE		0.00
32. Farm supplies, chemicals, and feed.	NONE		0.00
33. Other personal property of any kind not already listed. Itemize.	NONE		0.00

TOTAL >>

40,104.50



In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
2000 GRAND CHEROKEE TO BE CRAMMED DOWN AS LISTED IN SCHEDULE D.	11 USC § 522 (d) (2)	0.00	17,809.50
2000 Jeep Cherokee Sport - Payments are \$260.00 mthly. Debtor will continue making timely payments to Chrysler Financial Corp. on the Leased vehicled	11 USC § 522 (d) (2)	175.00	17,175.00
Cash	11 USC § 522 (d) (5)	20.00	20.00
Checking/Commerce Bank, Washington Township, NJ	11 USC § 522 (d) (5)	1,100.00	1,100.00
Checking/Health Jersey Federal Credit Union, Deptford, NJ	11 USC § 522 (d) (5)	200.00	200.00
Clothing	11 USC § 522 (d) (3)	300.00	300.00
Computer	11 USC § 522 (d) (3)	1,000.00	1,000.00
CONDOMINIUM LOCATED AT 2203 BEACON HILL DRIVE, SICKLERVILLE, NJ PURCHASED 1-27-00 FOR \$137,000  MONTHLY MORTGAGE PAYMENTS ARE \$1405 AND ARE 13 MONTHS IN ARREARS IN THE AMOUNT OF \$18265.00 TO BE PAID THROUGH PLAN. DEBTORS WILL RESUME MAKING REGULAR MORTGAGE PAYMENTS IN AUGUST, 2002	11 USC § 522 (d) (1)	18,000.00	150,000.00
Necklaces and Rings	11 USC § 522 (d) (4)	1,000.00	1,000.00
Various household items	11 USC § 522 (d) (3)	1,500.00	1,500.00

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO.  Chrysler Financial 100 Tournament Dr., Suite 310 Horsham PA 19044	NO		lease  2000 Jeep Cherokee Sport - Payments are \$260.00 mthly. Debtor will continue making timely payments to Chrysler Financial Corp. on the Lease  VALUE \$ 17,175.00		17,000.00	0.00
ACCT. NO.  Household Automotive Finance PO Box 17904 San Diego, CA 92177-7904	NO	J	CRAM DOWN VEHICLE LOAN  2000 GRAND CHEROKEE - LAREDO 4 DOOR DEBTOR WILL CRAM DOWN VEHICLE TO \$19150.00 X .93 = \$17809.50 PLUS INTEREST AT 13.8% FOR A TOTAL OF \$24753 TO BE PAID THROUGH PLAN.  VALUE \$ 17,809.50		25,684.00	7,874.50
ACCT. NO. RIVD53122  Raymour & Flanigan P.O. Box 130 Liverpool, NY 13088-0130	NO		Furniture loan  Debtor will cram down furniture set to \$1000.00 to be paid through plan  VALUE \$ 1,000.00		1,959.82	959.82
ACCT. NO.  Stone Bridge Run Condominiums Attn: Shivers, Spielberg, Gosnay & Greatrex, LLC 1415 Route 70 East Cherry Hill, NJ 08034	NO	J	CONDO FEES - ARREARS TO BE PAID IN PLAN  PAY CONDO FEE ARREARS IN PLAN PAYMENTS ARE \$110/MO - DEBTORS HAVE MADE SOME PAYMENTS ON THE ARREARS AMOUNT LISTED IS ESTIMATED BALANCE DUE  VALUE \$ 150,000.00		800.00	0.00

Subtotal» 45,443.82  
(Total of this page)



Case No. \_\_\_\_\_

## Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. DK#F-23030-01  Washington Mutual Mortgage Attn: Shapiro and Diaz 406 Lippincott Dr. - Suite J MarltonY NJ 08053	NO		MORTGAGE FORECLOSURE COMPLAINT HAS BEEN FILED  NOTIFICATION PURPOSES ONLY  VALUE \$ 0.00		0.00	0.00
ACCT. NO.  Washington Mutual Mortgage 2210 Enterprise Dr. Box 100554 Florence, SC 29501-0554	NO	J	HOME MORTGAGE  CONDOMINIUM LOCATED AT 2203 BEACON HILL DRIVE, SICKLERVILLE, NJ PURCHASED 1-27-00 FOR \$137,000  MONTHLY MORTGAGE PAYMENTS ARE \$1405 AND ARE 13 MONTHS IN ARREARS IN THE AMOUNT OF \$18265.00 TO BE PAID THROUGH PLAN. DEBTORS WILL RESUME MAKING REGULAR MORTGAGE PAYMENTS IN AUGUST, 2002  VALUE \$ 150,000.00		132,000.00	0.00
Subtotal » (Total of this page)					132,000.00	
TOTAL »					177,443.82	

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## Schedule E - Creditors Holding Unsecured Priority Claims

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### Types of Priority Claims

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Other Priority Debts

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. NO W Capital One Bank Attn: Goldman and Warshaw 350 Main Rd., Suite 203 Montville, NJ 07045			JUDGMENT DC-3692-02 CAMDEN COUNTY  THEY MAY HAVE A JUDGMENT AGAINST DEBTORS' HOME - THIS SHOULD BE VACATED BY MOTION TO BE FILED IN THE FUTURE		1,445.00
ACCT. NO. 04388-6415-6865-5489 NO Capital One Bank P.O. Box 85147 Richmond, VA 23276			Credit card INCLUDING acct #5291-1518-6925-8085,		940.81
ACCT. NO. 138-137-906 NO Chadwicks P.O. Box 659562 San Antonio, TX 78265-9562			Credit card		135.74
ACCT. NO. 20001-350676-01-8 NO J Comcast Cable Processing Center PO Box 41798 Philadelphia PA 19101-1798			Cable bill		251.08
ACCT. NO. 3006-6209-9997 NO Conectiv Power Delivery Attn: Daisy Cochran, Revenue Mgmt. 5 Collins Dr. Carneys Point NJ 08069			Electric		300.00
ACCT. NO. 4227097283725450 NO Cross Country Bank Attn: D.C. Credit Services, Inc. 7445 Topanga Canyon Blvd. Canoga Park, CA 91303			Collection agency-Creditors address unknown		3,099.78
ACCT. NO. 0593WM267606 NO J Hospital Baby Portraits 2269 South Saw Mill River Rd., bld.3 Elmsford, NY 10523			Baby pictures		42.08
ACCT. NO. 42784603 NO Kennedy Health Systems P.O. Box 48023 Newark, NJ 07107-48023			Medical bill		50.00

Subtotal \* 6,264.49  
(Total of this page)

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. 031-0502-240 Kohl's P.O. Box 3084 Milwaukee, WI 53201-3084	NO		Credit card		287.20
ACCT. NO. 4361-4507-0076-1655 Providian Financial P.O. Box 9553 Manchester, NH 03108-9553	NO		Credit card INCLUDING acct#'s 4031150200630935, 4031-1719-0048-8366		3,010.94
ACCT. NO. Rutgers University Student Loan Dept New Brunswick, NJ 08901	NO	H	STUDENT LOAN TO BE DEFERRED DURING CHAPTER 13 PLAN UNTIL CASE IS SUCCESSFULLY COMPLETED		4,500.00
ACCT. NO. SALLIE MAE LOAN SERVICING CENTER 910 HARRISON AVE PANAMA CITY, FL 32402	NO	H	STUDENT LOANS TO BE DEFERRED UNTIL AFTER CHAPTER 13 HAS BEEN COMPLETED		10,000.00
ACCT. NO. 218-46-0842-14 South Jersey Gas - Bankruptcy Dept Attn Mrs. Fleming P.O. Box 6000 Folsom, NJ 08037-6000	NO	J	Gas bill		205.57
ACCT. NO. 0016877472-2 Sprint PCS P.O. Box 62071 Baltimore, MD 21264-2071	NO		Cell phone		64.13
ACCT. NO. US Dept of Education PO Box 4169 Greenville, TX 75403-4169	NO	H	DEFER STUDENT LOAN UNTIL AFTER CASE HAS BEEN COMPLETED		4,500.00
ACCT. NO. Verizon Attn Caroline Maher PO Box 25087 Wilmington, DE 19899-5087	NO	J			300.00
Subtotal » (Total of this page)					22,867.84
TOTAL »					29,132.33

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

Case No. \_\_\_\_\_

## Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
<b>Chrysler Financial Corp.</b> <b>Bankruptcy Dept-100 Tournament Dr</b> <b>Horsham, PA 19044</b>	<b>ASSUME LEASE FOR 2000 JEEP CHEROKEE</b> <b>SPORT - PAYMENTS ARE \$260/MO</b> <b>DEBTORS WILL CONTINUE PAYING OUTSIDE</b> <b>BANKRUPTCY</b>

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
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## SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NONE	



In re: DAVID A RIVERA  
 149-64-5995

MARIANNE M RIVERA  
 153-80-3278

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## Schedule I - Current Income Of Individual Debtor(s)

Debtor's Marital Status: <b>MARRIED</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>41yrs.</b> Spouse's Age: <b>41yrs.</b>	NAMES <b>MADISON RIVERA</b> <b>MCKENZIE RIVERA</b>	AGE <b>3yrs.</b> <b>10mths</b>	RELATIONSHIP <b>DAUGHTER</b> <b>DAUGHTER</b>
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<b>Sales</b>	<b>Marketing Administrator</b>	
How long employed	<b>3-02</b>	<b>3 yrs.</b>	
Name and Address of Employer	<b>Verizon</b> <b>20 Lake Center, Executive Park</b> <b>401 Rt.73 North</b> <b>Marlton, NJ 08053</b>	<b>Matcon</b> <b>233 North Delsea Drive</b> <b>Sewell, NJ 08080</b>	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions  
 (pro rate if not paid monthly)  
 Estimated monthly overtime

\$ 4,728.30 \$ 2,811.49  
 \$ 0.00 \$ 0.00

SUBTOTAL

\$ 4,728.30 \$ 2,811.49

LESS PAYROLL DEDUCTIONS

a.) Payroll taxes and social security  
 b.) Insurance  
 c.) Union dues  
 d.) Other **401K EE**  
**401K Loan**

\$ 964.16 \$ 482.52  
 \$ 0.00 \$ 158.34  
 \$ 0.00 \$ 0.00  
 \$ 0.00 \$ 140.56  
 \$ 0.00 \$ 86.75

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 964.16 \$ 868.17

TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,764.14 \$ 1,943.32

Regular income from operation of business, profession or farm  
 (attach detailed statement)

\$ 0.00 \$ 0.00

Income from real property

\$ 0.00 \$ 0.00

Interest and dividends

\$ 0.00 \$ 0.00

Alimony, maintenance or support payments payable to the debtor for the  
 debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.00

Social security or other government assistance  
 (Specify)

\$ 0.00 \$ 0.00

Pension or retirement income

\$ 0.00 \$ 0.00

Other monthly income

(Specify) **401K EE**  
**401K Loan**

\$ 0.00 \$ 140.56  
 \$ 0.00 \$ 86.75

TOTAL MONTHLY INCOME

\$ 3,764.14 \$ 2,170.63

TOTAL COMBINED MONTHLY INCOME \$ 5,934.77

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278

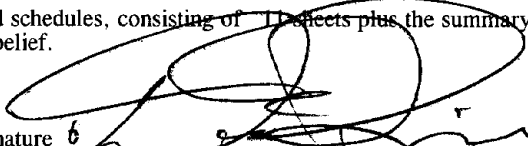
Case No. \_\_\_\_\_

## Declaration Concerning Debtor's Schedules

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 11 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date 6-18-02

Signature   
DAVID A RIVERA

Date 6-18-02

Signature   
MARIANNE M RIVERA

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**Not Applicable**

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: **Not Applicable.**

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

**XNot Applicable**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Petition Page 17 of 25  
**UNITED STATES BANKRUPTCY COURT**

District of New Jersey

In re: **DAVID A RIVERA**  
 149-64-5995

**MARIANNE M RIVERA**  
 153-80-3278

Case No. \_\_\_\_\_  
 Chapter 13

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
78,777.00	approx earnings combined	2000
62,000.00	approx earnings	2001
19,500.00	approx earnings as of 5-16-02	2002

### 2. Income other than from employment or operation of business

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
5,600.00	Mr. Rivera collected unemployment from July, 2001 until March 25, 2002

### 3. Payments to creditors

None  
☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
debtors have been making payments to Chrysler and Household on their vehicles as they have been able		0.00	0.00

None  
☒

bt all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None  
[ ]

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

Capital One lawsuit as  
set forth in Schedule F  
DC 3692-02

COLLECTION CASE

judgment was  
probably entered  
Camden County Special Civil Part

None  
[X]

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None  
[ ]

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

WASHINGTON MUTUAL MORTGAGE  
ATTN SHAPIRO AND DIAZ  
406 LIPPINCOTT DRIVE - SUITE J  
MARLTON, NJ 08053

FORECLOSURE IS PENDING  
F-23030-01

6. Assignments and receiverships

None  
[X]

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None  
[X]

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None  
[X]

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None  
[ ]

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND VALUE  
OF PROPERTY

Law Offices of  
SEYMOUR WASSERSTRUM  
319 Landis Avenue  
Vineland, NJ 08360

\$215<sup>00</sup>

10. Other transfers

None  
[X]

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None  
[X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None  
[X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None  
[X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None  
[X]

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None  
[X]

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

Signature See following  
DAVID A RIVERA

Date \_\_\_\_\_

Signature page  
MARIANNE M RIVERA

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

Signature   
DAVID A RIVERA

Date \_\_\_\_\_

Signature   
MARIANNE M RIVERA



15. Prior address of debtor

None  
☒

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME	NAME AND ADDRESS	DATE OF	ENVIRONMENTAL
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UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In re: DAVID A RIVERA  
149-64-5995

MARIANNE M RIVERA  
153-80-3278


Case No.  
Chapter 13

STATEMENT OF ATTORNEY FOR PETITIONER  
PURSUANT TO BANKRUPTCY RULE 2016(b)

The undersigned, pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), states that:

- 1) The undersigned is the attorney for the debtor(s) in this case.
- 2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1,975.00
  - b) prior to filing this statement, debtor(s) have paid \$ 215.00
  - c) the unpaid balance due and payable is \$ 1,760.00
- 3) \$ 185.00 of the filing fee in this case has been paid.
- 4) The services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code.
  - b) Preparation and filing of the petition, schedules of assets and liabilities, statement of affairs, and other documents required by the court.
  - c) Representation of the debtor(s) at the first meeting of creditors.
- 5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and \*  
**NONE**
- 6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
**NONE**
- 7) The undersigned have not shared or agreed to share, with any other person, other than with members of their law firm or corporation, any compensation paid or to be paid except as follows:  
**NONE**

Dated: 7/1/02

  
Seymour Wasserstrum, Bar no: SW2734  
Attorney for Debtor(s)

\* If a fee is paid by transfer of property or if security is taken, give details here and in appropriate section of Schedules or Statement of Affairs.

Capital One Bank  
Attn: Goldman and Warshaw  
350 Main Rd., Suite 203  
Montville, NJ 07045

Capital One Bank  
P.O. Box 85147  
Richmond, VA 23276

Chadwicks  
P.O. Box 659562  
San Antonio, TX 78265-9562

Chrysler Financial  
100 Tournament Dr., Suite 310  
Horsham PA 19044

Comcast Cable  
Processing Center  
PO Box 41798  
Philadelphia PA 19101-1798

Conectiv Power Delivery  
Attn: Daisy Cochran, Revenue Mgmt.  
5 Collins Dr.  
Carneys Point NJ 08069

Cross Country Bank  
Attn: D.C. Credit Services, Inc.  
7445 Topanga Canyon Blvd.  
Canoga Park, CA 91303

Hospital Baby Portraits  
2269 South Saw Mill River Rd., bld.3  
Elmsford, NY 10523

Household Automotive Finance  
PO Box 17904  
San Diego, CA 92177-7904

Kennedy Health Systems  
P.O. Box 48023  
Newark, NJ 07107-48023

Kohl's  
P.O. Box 3084  
Milwaukee, WI 53201-3084

Providian Financial  
P.O. Box 9553  
Manchester, NH 03108-9553

Raymour & Flanigan  
P.O. Box 130  
Liverpool, NY 13088-0130

Rutgers University  
Student Loan Dept  
New Brunswick, NJ 08901

SALLIE MAE LOAN SERVICING CENTER  
910 HARRISON AVE  
PANAMA CITY, FL 32402

South Jersey Gas - Bankruptcy Dept  
Attn Mrs. Fleming  
P.O. Box 6000  
Folsom, NJ 08037-6000

Sprint PCS  
P.O. Box 62071  
Baltimore, MD 21264-2071

Stone Bridge Run Condominiums  
Attn: Shivers, Spielberg, Gosnay &  
Greatrex, LLC  
1415 Route 70 East  
Cherry Hill, NJ 08034

US Dept of Education  
PO Box 4169  
Greenville, TX 75403-4169

Verizon Attn Caroline Maher  
PO Box 25087  
Wilmington, DE 19899-5087

Washington Mutual Mortgage  
Attn: Shapiro and Diaz  
406 Lippincott Dr. - Suite J  
MarltonY NJ 08053

Washington Mutual Mortgage  
2210 Enterprise Dr. Box 100554  
Florence, SC 29501-0554